

In re:
Marcos Jimenez Murillo
Jocelyn Mercado Diaz
Debtors

Case No. 24-12817-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 22, 2024

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Marcos Jimenez Murillo, Jocelyn Mercado Diaz, 49 Inbrook Road, Levittown, PA 19057-2303
14915365	Bridal Concept, Attn: Bankruptcy, 719 W Harris Rd, Arlington, TX 76001-6859
14915367	Children's Hospital of Philadelphia, Attn: Bankruptcy, 3401 Civic Center Blvd, Philadelphia, PA 19104-4319
14915373	+ E-ZPass New Jersey, Attn: Bankruptcy, 375 McCarter Highway, Newark, NJ 07114-2562
14915380	+ New Jersey EZ Pass, PO Box 52001, Newark, NJ 07101-8201
14915386	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14915398	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 23 2024 01:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14915362	+ Email/PDF: AffirmBKNotifications@resurgent.com	Nov 23 2024 00:33:07	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14915363	Email/PDF: bcnnotices@becket-lee.com	Nov 23 2024 00:33:01	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14915364	EDI: WFNNB.COM	Nov 23 2024 05:08:00	Bread Financial Holdings, Inc., Attn: Bankruptcy, 3075 Loyalty Cir, Columbus, OH 43219-3673
14915368	Email/Text: megan.harper@phila.gov	Nov 23 2024 01:16:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14915366	EDI: CAPITALONE.COM	Nov 23 2024 05:08:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14915369	Email/Text: bankruptcy@philapark.org	Nov 23 2024 01:16:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14915370	+ EDI: WFNNB.COM	Nov 23 2024 05:08:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14915371	+ EDI: WFNNB.COM	Nov 23 2024 05:08:00	Comenity/Big Lots, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14915372	Email/PDF: creditonebknofications@resurgent.com	Nov 23 2024 01:09:15	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14915374	+ EDI: PHINGENESIS	Nov 23 2024 05:08:00	Genesis Financial, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
14915375	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Nov 23 2024 01:15:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Nov 22, 2024

Form ID: 318

Total Noticed: 42

14915376	+ EDI: PHINHARRIS	Nov 23 2024 05:08:00	Harris & Harris, Ltd., Attn: Bankruptcy, 111 W Jackson Blvd Ste 650, Chicago, IL 60604-4135
14915377	EDI: IRS.COM	Nov 23 2024 05:08:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14915378	^ MEBN	Nov 23 2024 00:07:05	Jefferson Health, Attn: Patient Billing, 833 Chestnut St Ste 115, Philadelphia, PA 19107-4401
14915379	+ EDI: MERCEDES	Nov 23 2024 05:08:00	Mercedes - Benz Financial Services, Attn: Bankruptcy, P.O. Box 685, Roanoke, TX 76262-0685
14915381	Email/Text: bnc@nordstrom.com	Nov 23 2024 01:15:35	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14915382	+ Email/Text: bankruptcygroup@peco-energy.com	Nov 23 2024 01:15:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14915383	Email/Text: fesbank@attorneygeneral.gov	Nov 23 2024 01:15:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14915384	EDI: PENNDEPTREV	Nov 23 2024 05:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14915384	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2024 01:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14916435	EDI: PENNDEPTREV	Nov 23 2024 05:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14916435	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2024 01:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14915385	^ MEBN	Nov 23 2024 00:06:50	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14915387	Email/Text: bankruptcy@philapark.org	Nov 23 2024 01:16:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14915388	+ Email/Text: bankruptcy1@pffcu.org	Nov 23 2024 01:15:00	Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495
14915389	+ Email/Text: bankruptcy1@pffcu.org	Nov 23 2024 01:15:00	Police & Fire FCU, Attn: Bankruptcy 901 Arch Street, Philadelphia,, PA 19107-2495
14915390	Email/Text: ecfbankruptcy@progleasing.com	Nov 23 2024 01:16:00	Progressive Leasing, Attn: Bankruptcy, 256 W Data Dr, Draper, UT 84020-2315
14915391	EDI: SYNC	Nov 23 2024 05:08:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14915392	EDI: SYNC	Nov 23 2024 05:08:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14915393	+ EDI: AIS.COM	Nov 23 2024 05:08:00	T Mobile/T-Mobile USA Inc, by AIS InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14915394	+ Email/Text: bkr@townemortgage.com	Nov 23 2024 01:16:00	Towne Mtg, 13325 E 14 Mile Rd, Sterling Heights, MI 48312-6303
14915395	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 23 2024 01:15:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
14915396	^ MEBN	Nov 23 2024 00:06:35	Trinity Health Epic - PP, Attn: Bankruptcy, Po Box 933327, Cleveland, OH 44193-0037
14915397	Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 23 2024 01:16:00	U.S. Attorney, Eastern District of Pa., 615

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Nov 22, 2024

Form ID: 318

Total Noticed: 42

Chestnut St Ste 1250, Philadelphia, PA
19106-4404

14915399 EDI: USBANKARS.COM

Nov 23 2024 05:08:00

US Bank/RMS, Attn: Bankruptcy, PO Box 5229,
Cincinnati, OH 45201-5229

14915400 + Email/Text: counselor@xoom.com

Nov 23 2024 01:16:00

Xoom Corp., Attn: Bankruptcy, 425 Market St,
San Francisco, CA 94105-5404

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2024 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
EDWARD JACOB GRUBER	on behalf of Joint Debtor Jocelyn Mercado Diaz help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
EDWARD JACOB GRUBER	on behalf of Debtor Marcos Jimenez Murillo help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Debtor Marcos Jimenez Murillo help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Jocelyn Mercado Diaz help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Mercedes-Benz Financial Services USA LLC wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Nov 22, 2024

Form ID: 318

Total Noticed: 42

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Marcos Jimenez Murillo</u>	Social Security number or ITIN	xxx-xx-9861
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jocelyn Mercado Diaz</u>	Social Security number or ITIN	xxx-xx-6111
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-12817-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marcos Jimenez Murillo
aka Marcos Jimenez

Jocelyn Mercado Diaz
aka Jocelyn Mercado

11/21/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.